

3. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Dec. 30, 2011 #	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2010-2011	2011-2012	2010	2011
		1	2	3	4	5
Liabilities to the Banking System						
Demand and Time Deposits from Banks	749.8	27.3	45.5	12.4	132.3	54.9
Borrowings from Banks ⁽¹⁾	324.5	18.7	-46.2	27.3	52.3	47.2
Other Demand and Time Liabilities ⁽²⁾	119.5	19.2	30.9	48.2	33.8	28.8
Liabilities to Others						
Aggregate Deposits	58,279.1	1,553.2	4,929.6	6,199.4	7,169.7	8,421.2
		(2.7)	(11.0)	(11.9)	(16.8)	(16.9)
Demand	6,386.7	787.4	-11.7	-30.3	740.6	-57.6
Time	51,892.4	765.8	4,941.4	6,229.7	6,429.1	8,478.8
Borrowings ⁽³⁾	1,576.4	-125.7	126.2	263.0	179.2	407.5
Other Demand and Time Liabilities	3,676.7	76.6	-2.3	258.7	148.3	384.8
Borrowings from Reserve Bank	58.8	20.5	49.3	8.5	47.9	9.0
Cash in Hand and Balances with Reserve Bank	3,883.8	15.2	394.3	388.7	1,168.6	419.8
Cash in hand	377.7	5.7	79.5	74.2	61.0	42.4
Balances with Reserve Bank	3,506.1	9.5	314.8	314.5	1,107.6	377.4
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	660.1	77.4	-92.1	98.7	21.8	128.0
Money at Call and Short Notice	229.2	14.4	-5.1	63.1	23.5	57.5
Advances to Banks	94.0	28.7	-23.1	-31.7	52.3	18.2
Other Assets	861.5	135.5	73.6	170.7	222.9	343.2
Investments ⁽⁵⁾	16,933.7	145.2	637.3	1,917.5	327.8	2,448.9
		(0.9)	(4.6)	(12.8)	(2.3)	(16.9)
Government Securities	16,896.8	144.3	654.2	1,925.3	351.1	2,458.6
Other Approved Securities	36.9	0.8	-17.0	-7.8	-23.2	-9.7
Bank Credit	43,656.4	986.6	5,205.8	4,235.6	7,408.0	6,002.7
		(2.3)	(16.0)	(10.7)	(24.5)	(15.9)
Food Credit	845.5	16.4	174.6	202.6	195.9	186.0
Non-food credit	42,811.0	970.2	5,031.3	4,033.0	7,212.1	5,816.7
Loans, Cash credit and Overdrafts	42,023.7	922.8	5,058.9	4,083.6	7,133.5	5,743.3
Inland Bills – Purchased	158.2	14.1	16.7	23.8	15.4	21.4
Discounted ⁽⁶⁾	850.9	26.7	76.3	52.3	157.4	152.4
Foreign Bills – Purchased	213.8	14.2	28.3	27.9	17.7	24.1
Discounted	409.8	8.8	25.7	48.0	84.0	61.5
Cash-Deposit Ratio	6.66					
Investment-Deposit Ratio	29.06					
Credit-Deposit Ratio	74.91					

(1) Excluding borrowings of Regional Rural Banks from their sponsor banks. (2) Wherever it has not been possible to identify a liability to the banking system, it has been included in the corresponding items under 'Liabilities to Others'. (3) Other than from Reserve Bank of India, NABARD and EXIM Bank. (4) In current account and in other accounts. (5) Investments set out in this Table are for the purpose of SLR and do not include other investments which are given separately in Table No. 5. (6) Excludes bills rediscounted with the Reserve Bank of India.

Figures in brackets denote percentage variation in the relevant period.

Notes: Includes the impact of mergers since May 3, 2002.